



# Bank of The James

## Fee Schedule

Service	Fees	Consumer Accounts	Fees
<b>Account Closed Within 90 days</b>		<b>Minor Savings</b>	
Fee paid in cash at time of transaction.....	\$ 12.00	Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
<b>ACH - same day - per transaction fee .....</b>	<b>\$ 4.50</b>	<b>Statement Savings</b>	
<b>Recurring ACH transfer .....</b>	<b>\$ 3.00</b>	Service fee if balance falls below \$100 within statement cycle.....	\$ 6.00
<b>ATM/Debit Card</b>		Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
Non-Customer use of Bank of the James ATM.....	Fee Varies	<b>Peaks Savings</b>	
Non-Customer use for balance inquiries.....	\$ 3.00	Service fee if balance falls below \$500 within statement cycle.....	\$ 12.00
Replacement card fee.....	\$ 8.00	Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
<i>You may incur additional fees if using a non-BOTJ ATM</i>		<b>Health Savings Account</b>	
<b>Cashier's Checks</b>		Monthly service fee.....	\$ 3.00
Customer Checks.....	\$ 10.00	<b>Community &amp; Blue Ridge Money Market</b>	
Non-Customer checks (certain restrictions apply)	\$ 25.00	Service fee if balance falls below \$2,500 within statement cycle .....	\$ 15.00
James River or 50 Plus Customer.....	FREE	Above six (6) transactions within statement cycle (per item).....	\$ 15.00
<b>Cashing non-customer check (government issued).....</b>	<b>\$ 5.00</b>	<b>Jefferson Checking</b>	
<b>Christmas Club Early Withdrawal (per transaction).....</b>	<b>\$ 7.50</b>	Avoid fee by maintaining daily collected balance of	
<b>Christmas Club Check issued at end of term</b>	<b>\$ 5.00</b>	\$100 within a statement cycle; or receive e-statements;	
<b>Deposit Zipper Bag.....</b>	<b>\$ 5.00</b>	or receive direct deposit.....	\$ 3.00
<b>Foreign Currency Exchange/Purchase.....</b>	<b>Fee Varies</b>	<b>Interest Checking</b>	
<b>Night Depository Lock Bag.....</b>	<b>\$ 35.00</b>	Service fee if daily collected balance within a	
<b>Overdraft per Check or Draft.....</b>	<b>\$ 35.00</b>	statement cycle falls below \$750 or \$1,500 in a combination	
<b>Replace Lost Cashier's Checks.....</b>	<b>\$ 25.00</b>	of deposit accounts linked by same ownership.....	\$ 15.00
<b>Research (per hour).....</b>	<b>\$ 25.00</b>	<b>50 PLUS Checking</b>	
<b>Returned Deposit (Or Cashed) Item.....</b>	<b>\$ 6.00</b>	Service charge if average daily collected balance within a	
<b>Returned Check Accepted for Loan Payment.....</b>	<b>\$ 35.00</b>	statement cycle falls below \$500 or \$1,000 in a	
<b>Safe Deposit Boxes</b>		combination of deposit accounts linked by same ownership.....	\$ 18.00
<i>Sizes and prices vary. Check branch</i>		<b>James River Checking</b>	
<i>location for availability and prices.</i>		Service fee if daily collected balance within a	
Safe Deposit Box – lost key (1).....	\$ 75.00	statement cycle falls below \$1,000 or \$10,000 in a	
Safe Deposit Box – both keys lost .....	\$ 150.00	combination of deposit accounts linked by same ownership.....	\$ 22.00
<b>Starter Checks (per page of four).....</b>	<b>\$ 5.00</b>	<b>Business Accounts</b>	<b>Fees</b>
<b>Stop Payment on Check or ACH .....</b>	<b>\$ 35.00</b>	<b>Business Economy Checking</b>	
<b>Statement Reconciliation</b>		Service fee if average daily collected balance within a statement	
Statement Reproduction (per statement, mail) .....	\$ 5.00	cycle falls below \$100 .....	\$ 12.00
Statement Reproduction (per statement, in person) .....	\$ 3.00	Above 15 paper withdrawals within statement cycle (per item).....	\$ 0.30
Statement Reproduction with images (per statement, mail) .....	\$ 10.00	<b>Business Advantage Checking</b>	
<b>Transfers</b>		Service charge if average daily collected balance within a statement	
Incoming Wires.....	\$ 15.00	cycle falls below \$500 or \$25,000 in a combination of	
Outgoing Domestic Wire Transfer.....	\$ 28.00	deposit accounts linked together by the same ownership.....	\$ 16.00
Outgoing Foreign Wire Transfer.....	\$ 60.00	Charge per item over 150 deposited items per statement cycle.....	\$ 0.30
Drawdown request wire transfer .....	\$ 35.00	<b>Business Interest Checking</b>	
Overdraft Transfer Fee .....	\$ 5.00	Service fee if average daily collected balance falls below	
<b>Traveler's Checks (per \$100).....</b>	<b>\$ 1.50</b>	\$500 or combined daily collected balances fall below	
<b>Miscellaneous</b>		\$25,000 in combination of deposit accounts linked together	
Copy/fax fees .... Over 5 pages .....	.05/page	by the same ownership .....	\$ 22.00
Notary Service (certain restrictions apply)		Charge per item over 150 deposited items.....	\$ 0.30
For bank customers .....	FREE	<b>Business Checking (Analysis Account)</b>	
For non bank customers.....	\$ 5.00	Monthly maintenance fee.....	\$ 16.00
Legal process fee .....	\$ 125.00	Per check or debit item paid.....	\$ 0.16
		Per deposit.....	\$ 0.22
		Per deposited or credited item.....	\$ 0.10



Effective 9/1/2017